

# 2013 Benefit Plan Rates

UnitedHealthcare Medical Plans		
Core Plan - MED1	Employee Biweekly	Employee Annual
Employee Only	\$14.73	\$383.04
Employee + Child or Children	\$56.72	\$1,474.68
Employee + Spouse	\$68.65	\$1,784.88
Employee + Family	\$105.34	\$2,738.76
Plus Plan - MED2		
Employee Only	\$39.80	\$1,034.76
Employee + Child or Children	\$107.44	\$2,793.36
Employee + Spouse	\$126.37	\$3,285.60
Employee + Family	\$185.27	\$4,817.04
Value Plan - MED4		
Employee Only	\$5.08	\$132.00
Employee + Child or Children	\$13.50	\$351.00
Employee + Spouse	\$19.40	\$504.48
Employee + Family	\$37.57	\$976.80

MetLife Dental Plans		DHMO		Low PPO		High PPO	
Coverage Level ↓	Plan Name →	Employee Biweekly	Employee Annual	Employee Biweekly	Employee Annual	Employee Biweekly	Employee Annual
Employee only		\$5.04	\$131.04	\$6.50	\$169.00	\$15.68	\$407.68
Employee +1		\$9.56	\$248.56	\$12.88	\$334.88	\$31.04	\$807.04
Employee + Family		\$14.34	\$372.84	\$22.67	\$589.42	\$54.63	\$1,420.32

EyeMed Vision Plan		
Coverage Level ↓	Employee Biweekly	Employee Annual
Employee Only	\$2.07	\$53.82
Employee + 1	\$4.34	\$112.84
Employee + Family	\$6.61	\$171.86

Care-24 Employee Assistance Plan (EAP)	
City Contribution	\$2.16

## 2013 IRS Plan Limits

Flexible Spending Account Limits (FSA)	
<i>Over-the-counter meds <b>not covered</b> w/o a prescription</i>	
FSA Health (medical, dental & vision expenses)	\$2,500
FSA Dependent Day Care (day care expenses)	\$5,000

Limited Scope FSA (with HAS bank account)	
<i>*IRS requires you be enrolled in a high deductible health plan (HDHP) to establish an individual bank account for which you may elect pre-tax payroll deductions. The Value medical plan is a HDHP. You may not be enrolled in the FSA Health account if you are making contributions to an individual HSA bank account. The limited scope FSA account would provide reimbursement for your out-of-pocket expenses for dental and vision expenses ONLY. Questions should be directed to the IRS or a Tax Advisor.</i>	
FSA <u>Limited</u> to IRS eligible dental & vision expenses only.	\$2,500

Health Savings Account Limits	
Individual	\$3,250
Family	\$6,450
Age (55 -65) Catch-up ( age 55 by end of 2012)	\$1,000
Excise tax rate for taxable non-medical distributions	20%

Retirement Account Limits 2013	
401(k) annual limit	\$17,500
401(k) Age 50 Catch-up	\$5,500
457 annual limit	\$17,500
457 Age 50 Catch-up	\$5,500

## 2013 Contribution Rates

TMRS - Positions budgeted for 1,000 - 2,080 hours	
Employee Contribution	7.00%
City Contribution	16.47%

10/26/12 Update